

**Information to identify the case:**

Debtor 1	Weymont Clarke	Social Security number or ITIN xxx-xx-1004
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Vanessa Coggins	Social Security number or ITIN xxx-xx-4480
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 12-20819-RG		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Weymont Clarke

Vanessa Coggins

8/10/17

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Weymont Clarke  
 Vanessa Coggins  
 Debtors

Case No. 12-20819-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 3  
 Total Noticed: 45

Date Rcvd: Aug 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2017.

db/jdb +Weymont Clarke, Vanessa Coggins, 365 Parker Street, Newark, NJ 07104-1304  
 cr +Hudson City Savings Bank, Parker McCay P.A., 9000 Midlantic Drive, Suite 300,  
     P.O. Box 5054, Mount Laurel, NJ 08054-5054  
 cr +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
 512987826 ++ASPIRE NATIONAL COLLECTIONS, PO BOX 10689, BROOKSVILLE FL 34603-0689  
     (address filed with court: Aspen Coll, Pob 5129, Spring Hill, FL 34611)  
 512987823 Aes Bank Of America, Po Box 2641, Harrisburg, PA 17105  
 513436514 Barclay, 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410  
 512987833 +Chase Manhattan, Attn: Bankruptcy Research Dept., 3415 Vision Dr., Mail Code Oh4-7302,  
     Columbus, OH 43219-6009  
 512987836 +Chase/Sallie Mae, Po Box 9500, Wilkes Barre, PA 18773-9500  
 512987835 +Chase/Sallie Mae, Attn: Claims Department, Po Box 9500, Wilkes-Barre, PA 18773-9500  
 513219529 +Hudson County Savings Bank, P.O. Box 8701, Fair Lawn, NJ 07410-8701  
 513038168 +Midland Credit Management, Inc., 2365 Northside Drv., Ste. 300, San Diego, CA 92108-2709  
 512987840 +Parker McCay, 9000 Midlantic Drive, Suite 300, POB 5054, Mount Laurel, NJ 08054-5054  
 512987843 +Us Dept Of Education, Po Box 5609, Greenville, TX 75403-5609  
 512987842 +Us Dept Of Education, Attn: Borrowers Service Dept, Po Box 5609,  
     Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 10 2017 23:09:21 U.S. Attorney, 970 Broad St.,  
     Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 10 2017 23:09:17 United States Trustee,  
     Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
     Newark, NJ 07102-5235  
 512987825 +EDI: AMEREXPR.COM Aug 10 2017 22:53:00 American Express, Po Box 297871,  
     Fort Lauderdale, FL 33329-7871  
 512987824 +EDI: AMEREXPR.COM Aug 10 2017 22:53:00 American Express,  
     American Express Special Research, Po Box 981540, El Paso, TX 79998-1540  
 513229682 EDI: BECKLEE.COM Aug 10 2017 22:53:00 American Express Centurion Bank,  
     c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 512987828 EDI: BANKAMER.COM Aug 10 2017 22:53:00 Bank Of America, Attention: Recovery Department,  
     4161 Piedmont Pkwy., Greensboro, NC 27410  
 512987827 EDI: BANKAMER.COM Aug 10 2017 22:53:00 Bank Of America, Po Box 982238,  
     El Paso, TX 79998  
 513219532 EDI: BANKAMER.COM Aug 10 2017 22:53:00 Bank of America, P.O. Box 15019,  
     Wilmington, DE 19886  
 513089714 EDI: BANKAMER2.COM Aug 10 2017 22:53:00 FIA CARD SERVICES, N.A., PO Box 15102,  
     Wilmington, DE 19886-5102  
 512987829 +EDI: BANKAMER2.COM Aug 10 2017 22:53:00 Bank Of America, Po Box 1598,  
     Norfolk, VA 23501-1598  
 512987831 EDI: CAPITALONE.COM Aug 10 2017 22:53:00 Capital One, N.A., Po Box 85520,  
     Richmond, VA 23285  
 513219533 +EDI: CAPITALONE.COM Aug 10 2017 22:53:00 Capital One, N.A., Capital One Bank (USA),  
     P.O. Box 30285, Salt Lake City, UT 84130-0285  
 512987830 +EDI: CAPITALONE.COM Aug 10 2017 22:53:00 Capital One, N.A., Capital One Bank (USA) N.A.,  
     Po Box 30285, Salt Lake City, UT 84130-0285  
 513219535 +EDI: CHASE.COM Aug 10 2017 22:53:00 Chase, P.O. Box 15153, Wilmington, DE 19886-5153  
 512987832 +EDI: CHASE.COM Aug 10 2017 22:53:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
 512987834 +EDI: CAUT.COM Aug 10 2017 22:53:00 Chase Manhattan, Po Box 901076,  
     Ft Worth, TX 76101-2076  
 513219536 EDI: RCSDELL.COM Aug 10 2017 22:53:00 Dell Financial Services, 12334 North I-35,  
     Austin, TX 78753  
 513029342 +EDI: TSYS2.COM Aug 10 2017 22:53:00 Department Stores National Bank/Macy's,  
     Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 512987837 +EDI: TSYS2.COM Aug 10 2017 22:53:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
 512987838 +E-mail/Text: camanagement@mtb.com Aug 10 2017 23:09:06 Hudson City Savings Ba,  
     West 80 Century Rd, Paramus, NJ 07652-1478  
 513061467 +EDI: CAUT.COM Aug 10 2017 22:53:00 JPMorgan Chase Bank, N.A., 201 N Central Ave,  
     AZ1-1191, Phoenix, AZ 85004-8001  
 515958001 +E-mail/Text: camanagement@mtb.com Aug 10 2017 23:09:06 M&T Bank, et al, c/o M&T Bank,  
     Mortgage Payment Processing, One Fountain Plaza, 7th Floor, Buffalo, NY 14203,  
     M&T Bank, et al 14203-1420  
 515958000 +E-mail/Text: camanagement@mtb.com Aug 10 2017 23:09:06 M&T Bank, et al, c/o M&T Bank,  
     Mortgage Payment Processing, One Fountain Plaza, 7th Floor, Buffalo, NY 14203-1420  
 512987839 +EDI: MID8.COM Aug 10 2017 22:53:00 Midland Funding, 8875 Aero Dr,  
     San Diego, CA 92123-2255  
 513277187 +EDI: OPHSUBSID.COM Aug 10 2017 22:53:00 OAK HARBOR CAPITAL VI, LLC,  
     C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 513367287 +EDI: OPHSUBSID.COM Aug 10 2017 22:53:00 Oak Harbor Capital VI, LLC,  
     c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
 513299340 EDI: PRA.COM Aug 10 2017 22:53:00 Portfolio Recovery Associates, LLC,  
     c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 3  
Total Noticed: 45

Date Rcvd: Aug 10, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

513105406 EDI: NEXTEL.COM Aug 10 2017 22:53:00 Sprint Nextel Correspondence, Attn Bankruptcy Dept,  
PO Box 7949, Overland Park KS 66207-0949  
513219537 EDI: NEXTEL.COM Aug 10 2017 22:53:00 Sprint PCS, P.O. Box 1769, Newark, NJ 07101  
513384674 +EDI: NAVIENTFKASMSERV.COM Aug 10 2017 22:53:00 Sallie Mae, c/o Sallie Mae Inc.,  
220 Lasley Ave, Wilkes-Barre, PA 18706-1496  
512987841 +E-mail/Text: clientservices@sourcerm.com Aug 10 2017 23:10:04 Source Recvb, Po Box 4068,  
Greensboro, NC 27404-4068

TOTAL: 31

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

513219530\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, ATTN: Recovery Department,  
4161 Piedmont Parkway, Greensboro, NC 27410)  
513369755\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, ATTN: Recovery Dept., 4161 Piedmont Pkwy.,  
Greensboro, NC 27410)  
513369757\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, P.O. Box 15019, Wilmington, DE 19886)  
513219531\* +Bank of America, P.O. Box 1598, Norfolk, VA 23501-1598  
513369756\* +Bank of America, P.O. Box 1598, Norfolk, VA 23501-1598  
513369758\* +Capital One, N.A., Capital One Bank (USA) N.A., P.O. Box 30285,  
Salt Lake City, UT 84130-0285  
513369760\* +Chase, P.O. Box 15153, Wilmington, DE 19886-5153  
513219534\* +Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
513369759\* +Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
513369761\* Dell Financial Services, 12334 North I-35, Austin, TX 78753  
513369754\* +Hudson County Savings Bank, P.O. Box 8701, Fair Lawn, NJ 07410-8701  
513369762\* ++SPRINT NEXTEL CORRESPONDENCE, ATTN BANKRUPTCY DEPT, PO BOX 7949,  
OVERLAND PARK KS 66207-0949  
(address filed with court: Sprint PCS, P.O. Box 1769, Newark, NJ 07101)

TOTALS: 0, \* 12, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 12, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2017 at the address(es) listed below:

Brian E Caine on behalf of Creditor Hudson City Savings Bank bcaine@parkerccay.com,  
BKcourtnotices@parkerccay.com  
Brian E Caine on behalf of Creditor M&T Bank, et al bcaine@parkerccay.com,  
BKcourtnotices@parkerccay.com  
Clifford B. Frish on behalf of Joint Debtor Vanessa Coggins yrodriguez@goldmanlaw.org,  
cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com  
Clifford B. Frish on behalf of Debtor Weymont Clarke yrodriguez@goldmanlaw.org,  
cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com  
David G. Beslow on behalf of Joint Debtor Vanessa Coggins yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com  
David G. Beslow on behalf of Debtor Weymont Clarke yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com  
Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Mark Goldman on behalf of Joint Debtor Vanessa Coggins yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com  
Mark Goldman on behalf of Debtor Weymont Clarke yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 3 of 3  
Total Noticed: 45

Date Rcvd: Aug 10, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 10